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Summary

Main Features

- Introduction
- Home ownership in Australia
- Home ownership in the states and territories
- Home ownership in local government areas
- Home ownership: state and territory maps by LGA
- Outright home ownership in local government areas
- Conclusion
- Endnotes

INTRODUCTION

Adequate housing contributes to individual and collective well-being, providing shelter, security and, in the case of home ownership, a store of wealth. For many Australians, owning a home has long been seen as "the great Australian dream" (Endnote 1). Compared to other OECD countries, Australia has historically had high rates of home ownership. However since the 1990s, as other countries experienced an increase in home ownership rates, Australia has experienced a decline (Endnote 2). Home ownership rates are affected by many factors, from the availability of land and housing, investment and construction levels, to changes in the population, people's economic circumstances and preferences about where people want to establish a home.

Across Australia, many regional plans have reported a range of concerns relating to housing availability and affordability, including shortages of public housing, rental housing, student accommodation and housing for seasonal workers; limited land for new housing developments to match population growth; and a need for more suitable housing for elderly residents (Endnote 3).

Like the range of housing issues faced by regions, rates of home ownership vary markedly across Australia, and in some regions, these rates have changed in ways that are quite different from the national averages. This article is the first in a series of three articles which use Census data to explore home ownership and rental rates across Australia, in the states and territories, and in Local Government Areas (LGAs). This article focuses on home ownership rates (including homes owned outright plus those owned with a mortgage).

Future articles will focus on the proportion of homes owned with a mortgage and rental rates, and will also include analysis of median mortgage and rental payments.

Just over two-thirds (67.0%) of Australian households owned their home (with or without a mortgage) at the time of the 2011 Census. Tasmania recorded the highest home ownership rate of all states and territories (70.4%) and the Northern Territory the lowest (46.2%). Of all the LGAs in Australia, Golden Plains and Nillumbik, both in Victoria, recorded the highest home ownership rates, with 88.5% and 88.4% respectively. LGAs with low home ownership rates were mostly located in the Northern Territory and far north Queensland.

Regional data used in this article are provided in the datacube available via the Downloads tab.

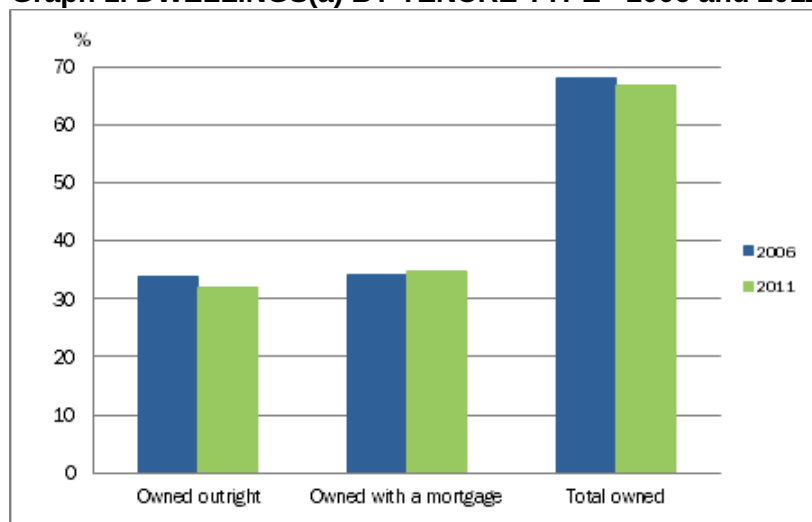
HOME OWNERSHIP IN AUSTRALIA

Every five years as part of the Census, householders are asked about the nature of their tenure in the dwelling they occupy on Census Night. The Census provides a snapshot of housing occupancy in Australia at a point in time and is an important source of regional data.

In 2011, there were 9.1 million dwellings in Australia, an increase of 8.2% since the 2006 Census. Over this period, the number of dwellings grew at a similar rate to the population, which increased by 8.3%. This article looks at the tenure of occupied private dwellings, excluding 'Visitor only' and 'Other non-classifiable' households.

Just over two-thirds (67.0%) of Australian households owned their home (with or without a mortgage) at the time of the 2011 Census, down from a rate of 68.1% in 2006. The proportion of households that owned their dwelling outright decreased between Censuses (from 34.0% in 2006 to 32.1% in 2011), while the proportion of households that owned their dwelling with a mortgage increased (from 34.1% in 2006 to 34.9% in 2011).

Graph 1. DWELLINGS(a) BY TENURE TYPE - 2006 and 2011

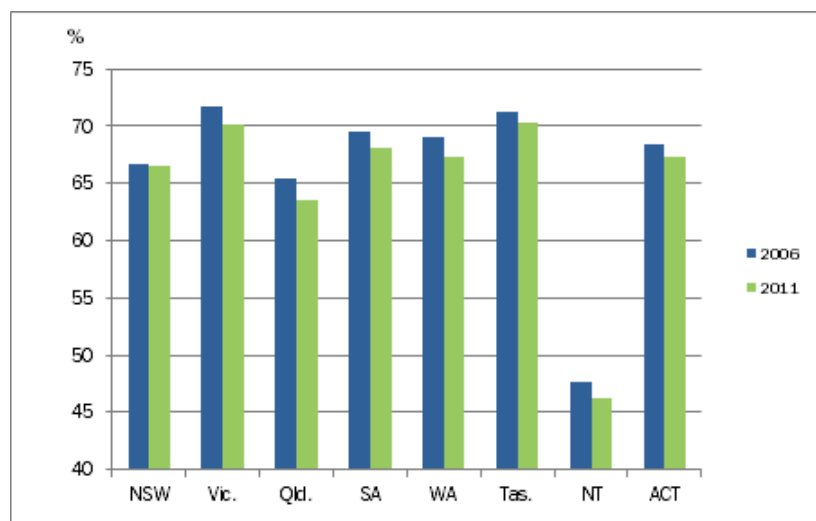


(a) Total occupied private dwellings, excluding 'Visitor only' and 'Other non-classifiable' households.
Source: ABS Census of Population and Housing, 2006 and 2011

HOME OWNERSHIP IN THE STATES AND TERRITORIES

In 2011, Tasmania and Victoria recorded the highest home ownership rates of all states and territories, 70.4% and 70.1% respectively. The Northern Territory had the lowest home ownership rate with 46.2%. Home ownership rates declined in all states and territories between 2006 and 2011. New South Wales had the smallest decline (from 66.7% in 2006 to 66.5% in 2011) and Queensland had the largest decline (from 65.4% in 2006 to 63.5% in 2011).

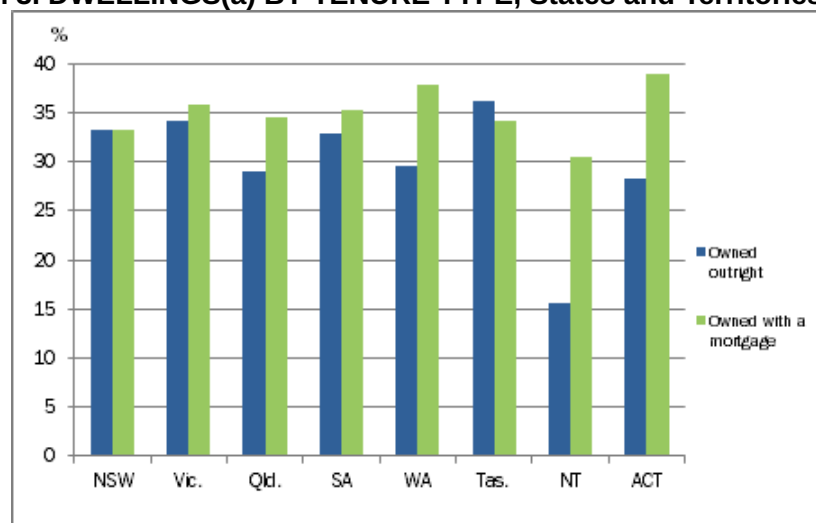
Graph 2. HOME OWNERSHIP RATES(a) BY STATE AND TERRITORY - 2006 and 2011



(a) The home ownership rate is the number of occupied private dwellings which were owned outright, owned with a mortgage or being purchased under a rent/buy scheme by a member of the household, expressed as a proportion of total occupied private dwellings. Excludes 'Visitor only' and 'Other non-classifiable' households.
Source: ABS Census of Population and Housing, 2006 and 2011

The proportion of dwellings owned outright was highest in Tasmania (36.2%) and lowest in the Northern Territory (15.6%). The proportion of dwellings owned with a mortgage was highest in the Australian Capital Territory and Western Australia (38.9% and 37.8% respectively), and lowest in the Northern Territory (30.6%). Tasmania was the only state or territory in which the proportion of homes that were owned outright was higher than the proportion of homes owned with a mortgage.

Graph 3. DWELLINGS(a) BY TENURE TYPE, States and Territories - 2011



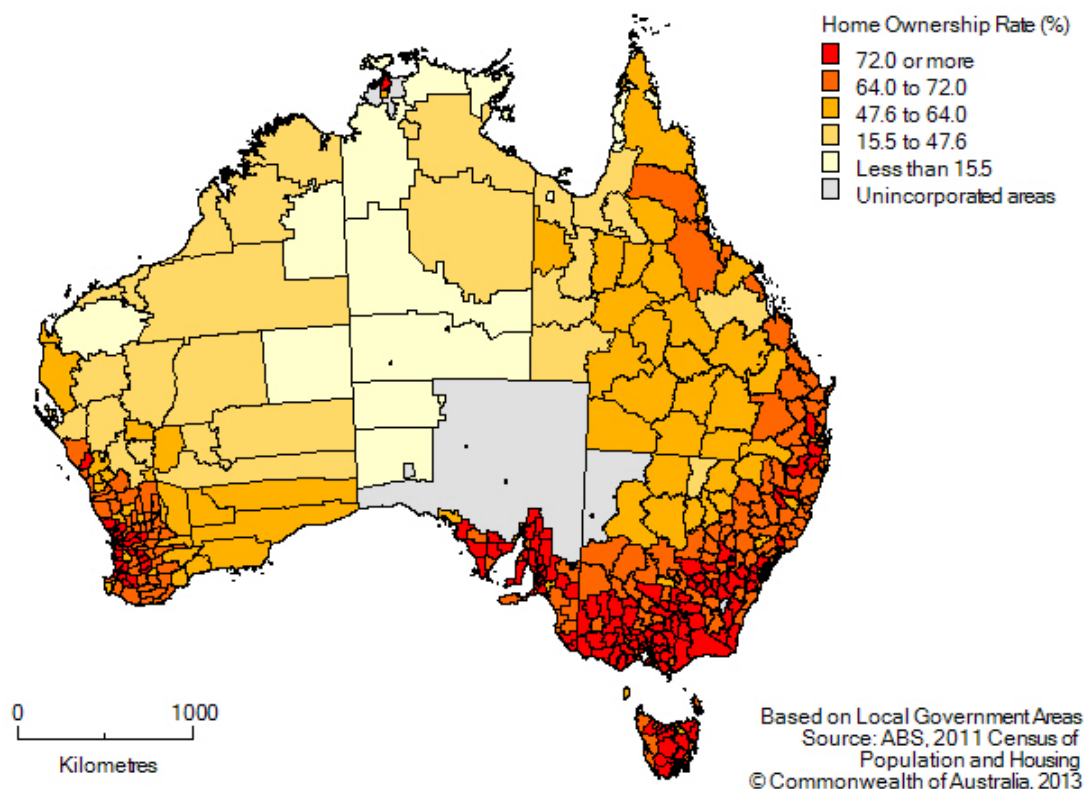
(a) Total occupied private dwellings, excluding 'Visitor only' and 'Other non-classifiable' households.
Source: ABS Census of Population and Housing, 2011

[Back to top](#)

HOME OWNERSHIP IN LOCAL GOVERNMENT AREAS

In 2011, home ownership rates varied considerably in LGAs as shown in the following map. Higher ownership rates were found in and around major cities, along the south east coast of Australia and in many of the LGAs in Tasmania. Home ownership rates were generally lower in remote LGAs, such as those in the Northern Territory and far north Queensland.

Map 1. HOME OWNERSHIP RATES(a) BY LGA, Australia - 2011



(a) The home ownership rate is the number of occupied private dwellings which were owned outright, owned with a mortgage or being purchased under a rent/buy scheme by a member of the household, expressed as a proportion of total occupied private dwellings. Excludes 'Visitor only' and 'Other non-classifiable' households.

High home ownership

In the ten LGAs with the highest home ownership rates, over 80% of dwellings were owned (with or without a mortgage) at the time of the 2011 Census. This was considerably higher than the overall home ownership rate of 67.0% in Australia.

Table 1. HIGHEST HOME OWNERSHIP RATES(a) BY LGA - 2011

LGA	State/Territory	Home ownership rate (%)	Total occupied private dwellings (no.)
Golden Plains	Vic.	88.5	6 299
Nillumbik	Vic.	88.4	19 361
Chittering	WA	85.5	1 505
Adelaide Hills	SA	85.3	13 611
Mallala	SA	84.7	2 919
Palerang	NSW	83.6	4 848
Mundaring	WA	83.5	12 390
Light	SA	83.4	4 789
Grant	SA	83.0	2 716
Serpentine-Jarrahdale	WA	82.9	5 643

(a) The home ownership rate is the number of occupied private dwellings which were owned outright, owned with a mortgage or being purchased under a rent/buy scheme by a member of the household, expressed as a proportion of total occupied private dwellings. Excludes 'Visitor only' and 'Other non-classifiable' households.

Cells in this table have been randomly adjusted to avoid the release of confidential data.

Source: ABS Census of Population and Housing, 2011.

Of the ten LGAs with the highest home ownership rates in Australia in 2011, four were in South Australia, three in Western Australia, two in Victoria and one in New South Wales. All of these LGAs are located near large cities alongside transport links such as highways or expressways. They offer residents housing, along with access to city services and employment. The top two regions, Golden

Plains and Nillumbik, were located in Victoria. Golden Plains is in the south-west of Victoria, between Geelong and Ballarat, and around one hour from Melbourne. Nillumbik is located in the outer northern suburbs of Melbourne.

Two of the LGAs in South Australia, Mallala and Light, are mostly rural and form part of the greater Adelaide area. Adelaide Hills includes urban and rural areas as it frames the city of Adelaide. Grant is situated in the south-east of South Australia, is mostly rural and encompasses the city of Mount Gambier.

The LGA of Chittering can be found in the Wheatbelt region of Western Australia, just beyond the north-eastern fringe of the Perth metropolitan area. Mundaring is on the eastern fringe of metropolitan Perth and Serpentine-Jarrahdale is located south-east of Perth.

The LGA of Palerang is in the Southern Tablelands region of New South Wales, adjacent to the ACT border and encompasses Bungendore.

While Tasmania recorded the highest overall home ownership rate for all states and territories, the LGA with the highest rate in Tasmania was Kentish with 81.5%, which was among the twenty highest LGAs in Australia. Most LGAs in Tasmania had home ownership rates of over 70%.

[Back to top](#)

Low home ownership

The LGAs with the lowest home ownership rates were mostly located in the Northern Territory and far north Queensland and were characterised by their remoteness and high proportions of Aboriginal and Torres Strait Islander people. Aboriginal and Torres Strait Islander people made up 75% or more of the populations of all the LGAs in the following table.

Table 2. LOWEST HOME OWNERSHIP RATES(a) BY LGA(b) - 2011

LGA	State/ Territory	Aboriginal and Torres Strait Islander people (%)	Home ownership rate (%)	Total occupied private dwellings (no.)
East Arnhem	NT	91.2	1.2	1 204
West Arnhem	NT	75.3	2.5	1 027
Northern Peninsula Area	Qld.	85.4	2.7	562
Tiwi Islands	NT	87.8	2.9	558
Central Desert	NT	80.0	4.4	665
Torres Strait Island	Qld.	90.7	5.3	943
MacDonnell	NT	84.5	5.8	1 007
Anangu Pitjantjatjara	SA	86.3	7.6	527
Victoria-Daly	NT	79.2	9.1	1 171
Halls Creek	WA	78.2	9.7	729

(a) The home ownership rate is the number of occupied private dwellings which were owned outright, owned with a mortgage or being purchased under a rent/buy scheme by a member of the household, expressed as a proportion of total occupied private dwellings. Excludes 'Visitor only' and 'Other non-classifiable' households.

(b) LGAs with a home ownership rate of zero and LGAs with a total occupied private dwelling count under 500 dwellings are excluded from this table.

Cells in this table have been randomly adjusted to avoid the release of confidential data.

Source: ABS Census of Population and Housing, 2011.

In LGAs that include discrete Aboriginal and Torres Strait Islander communities, such as the ones listed in the table above, there are a number of factors which may impact on rates of home ownership. These can include: (Endnote 4)

- complex land tenure arrangements on land that is owned under community title;
- no significant history of home ownership in the area, such that home ownership is not normative;
- a limited supply of houses available for individual purchase;
- a limited secondary re-sale market;
- fewer mainstream employment opportunities (and associated low incomes), which may make home ownership unaffordable; and

- higher construction and maintenance costs.

In both the Closing the Gap targets and Indigenous Economic Development Strategy, the Australian Government, has made a commitment to ensure that Aboriginal and Torres Strait Islander people who have the capacity, are able to access the same home ownership opportunities as other Australians (Endnote 5). There have been a range of programs implemented to increase home ownership rates for Aboriginal and Torres Strait Islander people (Endnote 6).

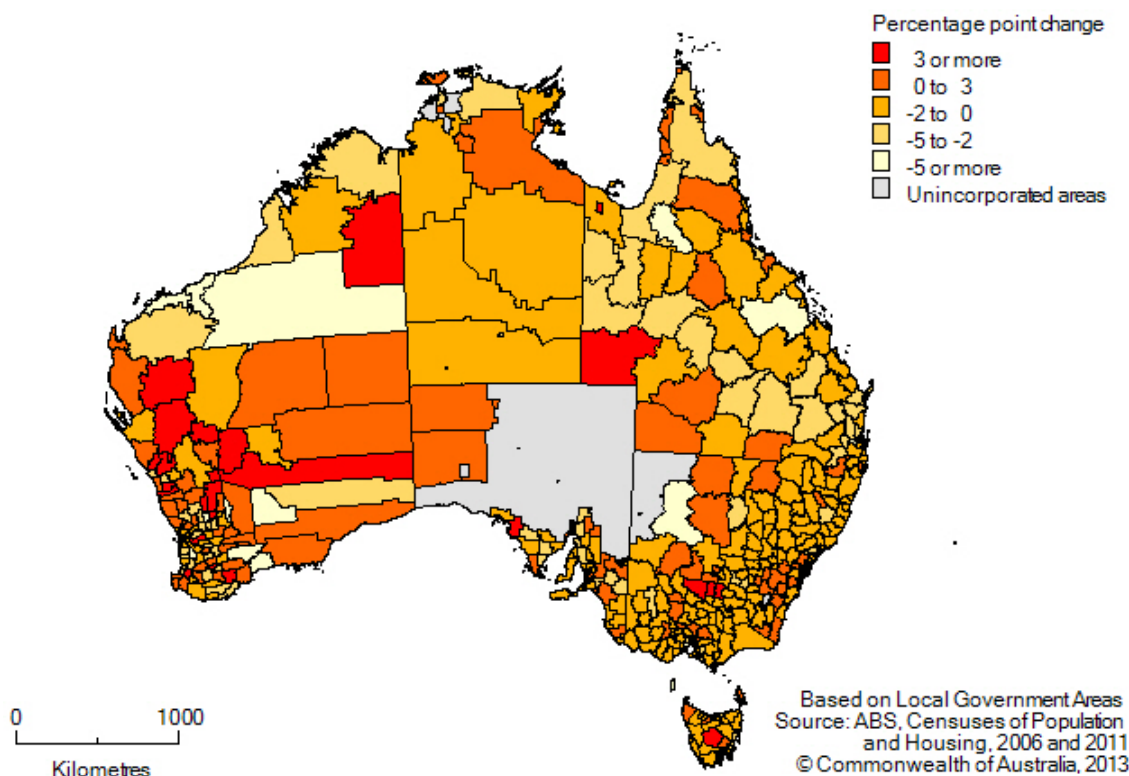
[Back to top](#)

Home ownership rates between 2006 and 2011

Home ownership rates decreased in most LGAs (63% or more) in every state and territory. East Pilbara and Port Hedland were among the LGAs with the biggest decreases in home ownership rates between 2006 and 2011, with declines of 17.8 and 12.4 percentage points respectively. This may be due to an increasing proportion of homes being rented out to accommodate the mining and construction workforces in these LGAs.

Between 2006 and 2011, New South Wales and Western Australia had the highest proportion of LGAs with an increase in home ownership rates. In both states, 37% of LGAs had an increase in the rate of home ownership over this period.

Map 2. PERCENTAGE POINT CHANGE IN HOME OWNERSHIP RATES(a) BY LGA - 2006 to 2011



(a) The home ownership rate is the number of occupied private dwellings which were owned outright, owned with a mortgage or being purchased under a rent/buy scheme by a member of the household, expressed as a proportion of total occupied private dwellings. Excludes 'Visitor only' and 'Other non-classifiable' households.

The LGAs with the biggest growth in home ownership rates between 2006 and 2011 are shown in the following table.

The LGA of Weipa, in far north Queensland, had the biggest increase in home ownership rates, which increased by 25.6 percentage points from 12.5% in 2006 to 38.1% in 2011. It is characterised by its remoteness and high proportion of workers in the mining industry (the main industry of employment was Metal Ore Mining) in 2011. Aboriginal and Torres Strait Islander people made up 18.6% of the population of Weipa at the 2011 Census, compared with 3.6% for Queensland and 2.5% for Australia.

While many of the LGAs with large growth in home ownership rates between 2006 and 2011 were in regional and remote areas, there were also large increases in two metropolitan LGAs: Melbourne and Ashfield, in Greater Sydney.

Home ownership rates reflect not only the number of dwellings that are owned, but also the number of occupied private dwellings in the region. In three of the ten LGAs in the table below, the number of occupied private dwellings decreased between 2006 and 2011, and this has contributed to the increase in home ownership rates. These LGAs were Streaky Bay in South Australia and Jerilderie and Conargo in New South Wales.

Table 3. BIGGEST GROWTH IN HOME OWNERSHIP RATES(a) BY LGA(b) - 2006 to 2011

LGA	State/ Territory	Home ownership rate (%)		Difference(c) (% points)
		2006	2011	2006-2011
Weipa	Qld.	12.5	38.1	25.6
Streaky Bay	SA	67.7	73.1	5.4
Jerilderie	NSW	66.5	71.7	5.2
Conargo	NSW	68.4	72.9	4.4
Central Highlands	Tas.	69.3	73.5	4.2
Donnybrook-Balingup	WA	76.7	80.1	3.5
Halls Creek	WA	6.7	9.7	3.1
Beverley	WA	77.2	80.1	3.0
Melbourne	Vic.	31.9	34.8	2.9
Ashfield	NSW	54.0	56.5	2.6

(a) The home ownership rate is the number of occupied private dwellings which were owned outright, owned with a mortgage or being purchased under a rent/buy scheme by a member of the household, expressed as a proportion of total occupied private dwellings. Excludes 'Visitor only' and 'Other non-classifiable' households.

(b) LGAs with a total occupied private dwelling count under 500 dwellings are excluded from this table.

(c) This calculation is the difference between the rates from 2006 and 2011 and uses original unrounded data.

Cells in this table have been randomly adjusted to avoid the release of confidential data.

Source: ABS Census of Population and Housing, 2006 and 2011.

[Back to top](#)

HOME OWNERSHIP: STATE AND TERRITORY MAPS BY LGA

New South Wales and Australian Capital Territory

Victoria

Queensland

South Australia

Western Australia

Tasmania

Northern Territory

OUTRIGHT HOME OWNERSHIP IN LOCAL GOVERNMENT AREAS

This section looks at LGAs with a high proportion of dwellings that were owned outright in 2011.

Outright ownership of a home can have many benefits, as a home provides stability and represents an investment that can be a major contributor to economic wellbeing, particularly for older people with reduced incomes in retirement.

Higher proportions of outright home ownership have historically been a feature of rural areas, as houses in these areas tend to be less expensive or may have been owned by families for generations.

In 2011, the LGAs with the highest proportion of households that owned their dwellings outright were in farming regions, holiday areas and regions with older residents. Of the LGAs with the highest proportions, six were located in Victoria, three in South Australia and one in Western Australia.

The LGA of Barunga West, a farming area in the mid-north of South Australia, had the highest proportion of dwellings owned outright in 2011, with 55.9%. This proportion was considerably higher than the proportion for Australia and South Australia, which were 32.1% and 32.8% respectively. Other South Australian LGAs with high proportions of homes owned outright were Yorke Peninsula and Mount Remarkable. Both LGAs encompass rural localities, farming and holiday areas. Compared to South Australia's median age of 39, these three LGAs had older resident populations in 2011.

Table 4. HIGH PROPORTIONS OF DWELLINGS(a) OWNED OUTRIGHT BY LGA(b) - 2011

LGA	State/ Territory	Dwellings owned outright (%)	Total occupied private dwellings (no.)	Median age(c) (years)
Barunga West	SA	55.9	1 028	51
Buloke	Vic.	55.8	2 615	48
Queenscliffe	Vic.	55.4	1 217	55
Yarriambiack	Vic.	55.0	2 852	48
West Wimmera	Vic.	54.7	1 758	46
Loddon	Vic.	54.4	3 035	50
Yorke Peninsula	SA	54.2	4 619	52
Hindmarsh	Vic.	53.5	2 343	47
Mount Remarkable	SA	53.3	1 153	49
Beverley	WA	52.7	659	51

(a) Total occupied private dwellings, excluding 'Visitor only' and 'Other non-classifiable' households.

(b) LGAs with a total occupied private dwelling count under 500 dwellings are excluded from this table.

(c) Median age for LGA based on usual resident Census count.

Cells in this table have been randomly adjusted to avoid the release of confidential data.

Source: ABS Census of Population and Housing, 2011.

The six LGAs in Victoria with the highest proportion of dwellings owned outright were all rural in nature. The LGA of Buloke is a farming area in north-western Victoria; Queenscliffe is on the south coast of Victoria, along the Great Ocean Road; Yarriambiack is a farming area situated in the north-west of the state; West Wimmera is located along the Victorian / South Australian border; Loddon is located in the north-west of Victoria and encompasses wineries, farming and historic attractions; and Hindmarsh is situated in the far west of the state, neighbouring the LGA of West Wimmera.

The LGA of Beverley in Western Australia is located in the Wheatbelt region, south-east of Perth and encompasses rural living and farming.

The proportion of dwellings owned outright generally increases with the age of the householder. As people age, their family structures and financial situations change along with their housing needs. Queenscliffe in Victoria had the second highest median age (55 years) of all LGAs in Australia after Victor Harbor in South Australia which showed a median age of 56 years. All of the LGAs in the table above had higher median ages than the median for Australia (37 years).

[Back to top](#)

Outright home ownership between 2006 and 2011

The proportion of homes owned outright declined in over half of the LGAs (56% or more) in each state and territory between 2006 and 2011. Over the same period, 38% of LGAs (6 out of 16) in the Northern Territory and 29% of LGAs (41 out of 139) in Western Australia recorded increases in the proportion of homes that were owned outright.

The biggest growth in the proportion of dwellings owned outright between 2006 and 2011 are shown in the following table. Of the ten LGAs with the biggest growth, four were located in Western Australia, three in New South Wales and one in South Australia, Queensland and Victoria. Murrindindi in north-eastern Victoria had the biggest increase (from 40.0% in 2006 to 45.0% in 2011). This LGA includes national parks, state forests, farming areas and rural localities.

In four of the ten LGAs in the table below, the number of occupied private dwellings decreased between 2006 and 2011, and this contributed to the increase in outright home ownership. These LGAs were Wakool and Conargo in New South Wales, Carnarvon in Western Australia and Streaky Bay in South Australia.

Table 5. BIGGEST GROWTH IN THE PROPORTION OF DWELLINGS(a) OWNED OUTRIGHT BY LGA(b) - 2006 to 2011

LGA	State/ Territory	Dwellings owned outright (%)		Difference(c) (% points)
		2006	2011	2006-2011
Murrindindi	Vic.	40.0	45.0	5.0
Ashburton	WA	4.7	8.5	3.8
Wakool	NSW	43.0	46.3	3.3
Halls Creek	WA	4.2	7.5	3.3
Conargo	NSW	39.2	42.1	2.8
Carnarvon	WA	27.2	29.6	2.4
Weipa	Qld.	4.6	7.0	2.4
Warren	NSW	39.8	42.1	2.4
Streaky Bay	SA	47.1	49.5	2.3
Donnybrook-Balingup	WA	40.3	42.5	2.1

(a) Total occupied private dwellings, excluding 'Visitor only' and 'Other non-classifiable' households.

(b) LGAs with a total occupied private dwelling count under 500 dwellings are excluded from this table.

(c) This calculation is the difference between the rates from 2006 and 2011 and uses original unrounded data.

Cells in this table have been randomly adjusted to avoid the release of confidential data.

Source: ABS Census of Population and Housing, 2006 and 2011.

[Back to top](#)

CONCLUSION

Owning a home provides many people with security and a store of wealth. This article, the first in a series of three articles, has explored home ownership rates across Australia, the states and territories, and in LGAs.

Just over two-thirds (67.0%) of Australian households owned their home (with or without a mortgage) at the time of the 2011 Census. Tasmania recorded the highest home ownership rate of all states and territories (70.4%) and the Northern Territory the lowest (46.2%). Of all the LGAs in Australia, Golden Plains and Nillumbik, both in Victoria, recorded the highest home ownership rates, with 88.5% and 88.4% respectively. LGAs with low home ownership rates were mostly located in the Northern Territory and far north Queensland.

The next article in this series examines the proportions of homes owned with a mortgage across Australia, the states and territories, and in LGAs. It will also include an analysis of median monthly mortgage repayments.

DATA SOURCES AND DEFINITIONS

Data in this article were drawn from the Censuses of Population and Housing, conducted in August 2006 and August 2011. For more information see ABS Census Dictionary (cat. no. 2901.0).

The Census provides a snapshot of housing tenure in Australia on Census Night. For more information see Fact Sheet: Housing Tenure in the Census.

Analysis in this article is based on private dwellings which were occupied on Census Night. This analysis excludes households not classifiable by household type (Visitor only and Other non-classifiable households).

This article analyses data for Local Government Areas (LGAs) and excludes Unincorporated areas. The Australia Capital Territory (ACT) is included in state and territory analysis, but not in regional

analysis as there are no LGAs in the ACT.

The **home ownership rate** is defined as the number of occupied private dwellings which were owned outright, owned with a mortgage or being purchased under a rent/buy scheme by a member of the household, expressed as a proportion of total occupied private dwellings.

Total occupied private dwellings include dwellings with tenure type 'not stated'. Across Australia, this represents approximately 2.5% of all dwellings. This should be taken into account when interpreting Census output.

Advice was sought from the ABS Indigenous Engagement Managers in South Australia, who implement the ABS Indigenous Community Engagement Strategy as part of the ABS 'Reconciliation Action Plan'. Advice was also sought from the National Centre for Aboriginal and Torres Strait Islander Statistics in the ABS.

ENDNOTES

1. Phillips, B. (2011), The Great Australian Dream - Just a Dream? AMP.NATSEM Income and Wealth Report, Issue 29, July, Sydney, AMP, p. 1. <Back>
2. Andrews, Dan and Aida Caldera Sánchez (2011), The Evolution of Homeownership Rates in Selected OECD Countries: Demographic and Public Policy Influences, OECD Journal: Economic Studies, Vol. 2011/1, p. 212. <Back>
3. ABS, Research Paper: A Review of Regional Development Australia Committee Regional Plans, 2013, cat. no. 1381.0, ABS, Canberra. <Back>
4. Indigenous Home Ownership Paper, Select Council on Housing and Homelessness, March 2013, FaHCSIA, Canberra. <Back>
5. Closing the Gap, Prime Minister's Report 2013, Australian Government, Canberra. <Back>
6. Indigenous Home Ownership Paper, Select Council on Housing and Homelessness, March 2013, FaHCSIA, Canberra. <Back>

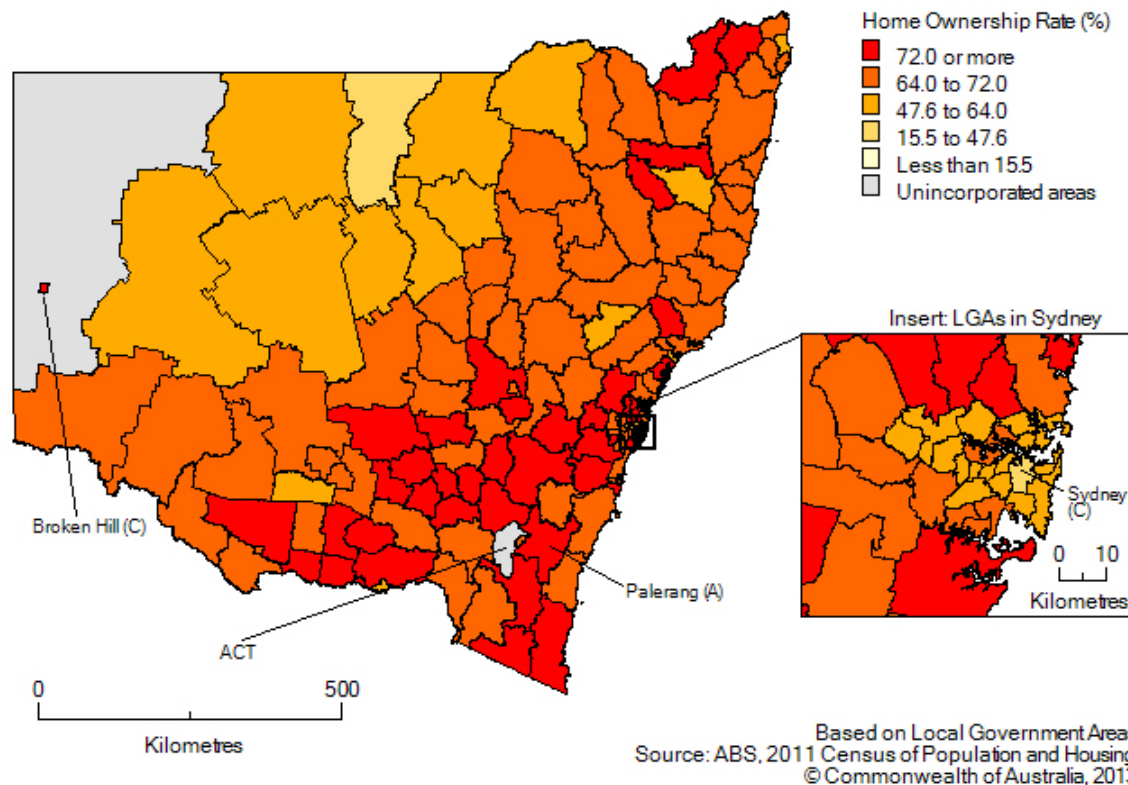
[Back to top](#)

New South Wales and Australian Capital Territory

NEW SOUTH WALES AND AUSTRALIAN CAPITAL TERRITORY

- In 2011, the LGA with the highest home ownership rate in New South Wales was Palerang with 83.6%.
- LGAs with high home ownership rates were located around the ACT and in a cluster between Canberra and Sydney.
- The LGA with the lowest home ownership rate in the state was Sydney with 37.3%, and there were several other LGAs with low rates clustered around the inner city of Sydney.
- The established mining LGA of Broken Hill had a relatively high home ownership rate of 74.1%.

HOME OWNERSHIP RATES(a) BY LGA, New South Wales - 2011



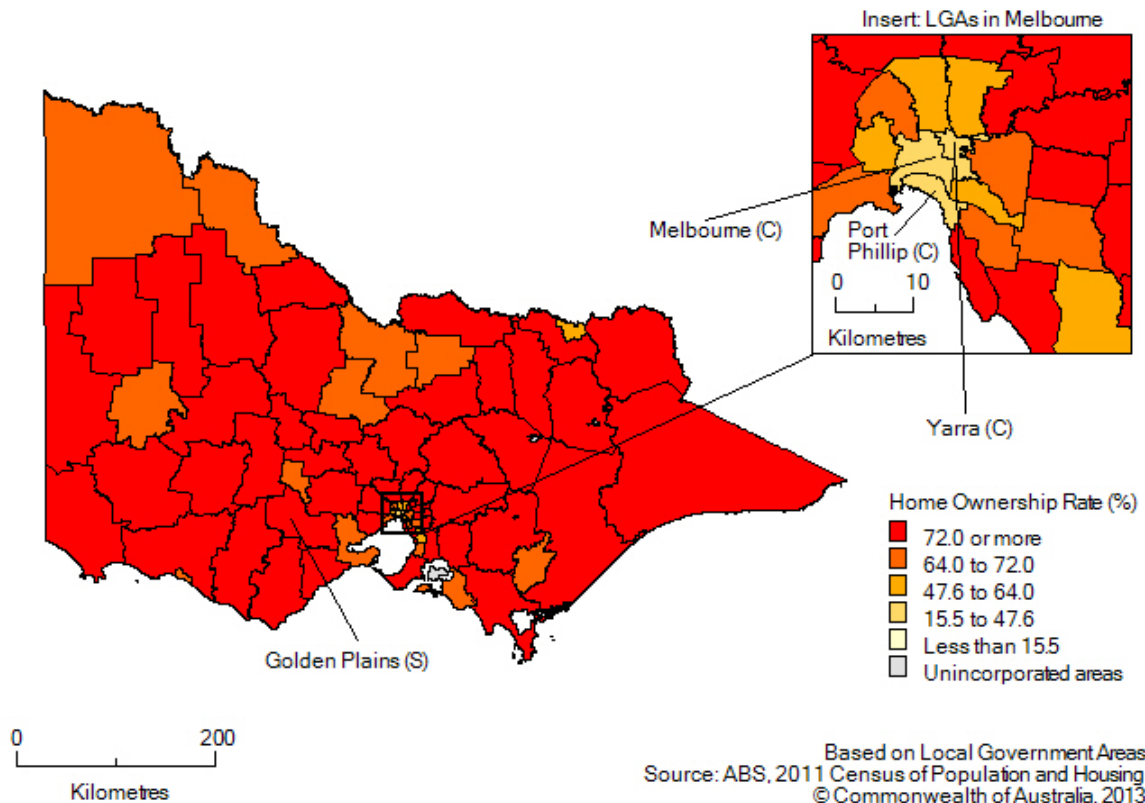
(a) The home ownership rate is the number of occupied private dwellings which were owned outright, owned with a mortgage or being purchased under a rent/buy scheme by a member of the household, expressed as a proportion of total occupied private dwellings. Excludes 'Visitor only' and 'Other non-classifiable' households.

Victoria

VICTORIA

- In 2011, just over two-thirds of Victorian LGAs (53 out of 79 or 67.1%) had home ownership rates of 72.0% or above.
- The LGA with the highest home ownership rate in Victoria was Golden Plains with 88.5%.
- The LGAs with the lowest home ownership rates were Melbourne, with 34.8%, Port Phillip, with 44.0%, and Yarra, with 45.0%.

HOME OWNERSHIP RATES(a) BY LGA, Victoria - 2011



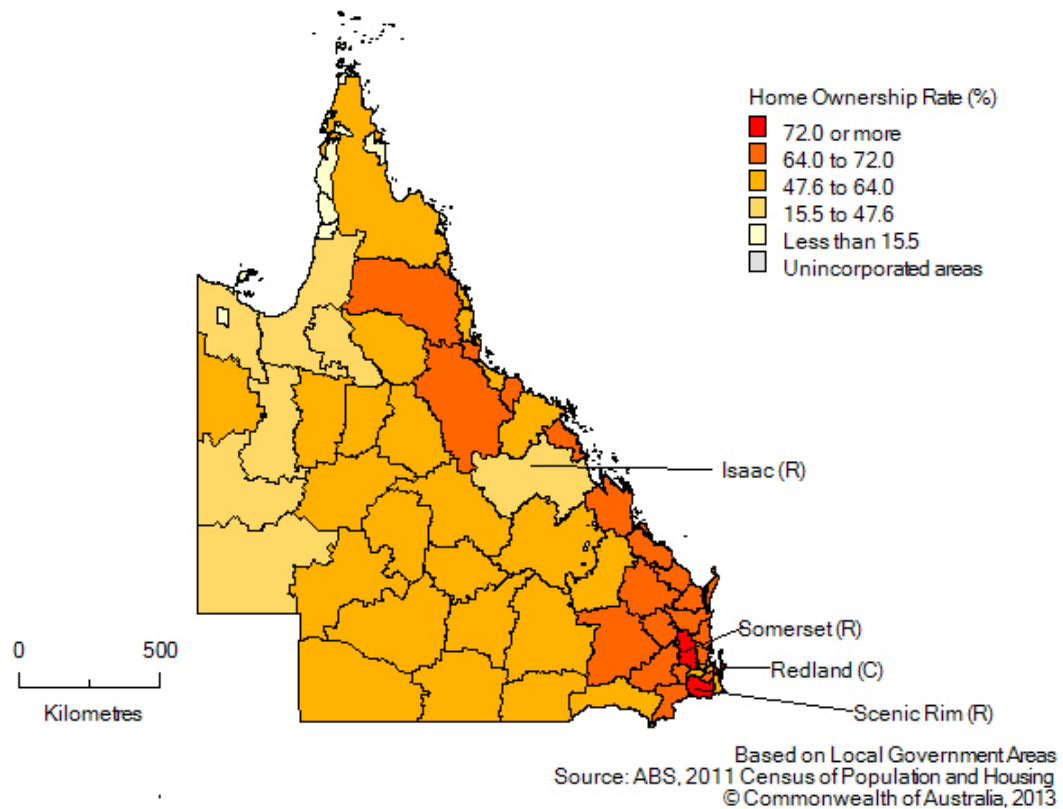
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Queensland

QUEENSLAND

- In 2011, Queensland had three LGAs with home ownership rates above 72.0%: Somerset, with 73.7; Scenic Rim, with 72.6%; and Redland with 72.2%. These were all located in the east of the state, near Brisbane.
- In the LGAs of Brisbane, Gold Coast and Ipswich, the home ownership rates were 61.5%, 60.9% and 60.5% respectively.
- LGAs with the lowest home ownership rates were located in the far north of Queensland and were in remote areas.
- The mining LGA of Isaac had a comparatively low home ownership rate of 35.5%.

HOME OWNERSHIP RATES(a) BY LGA, Queensland - 2011



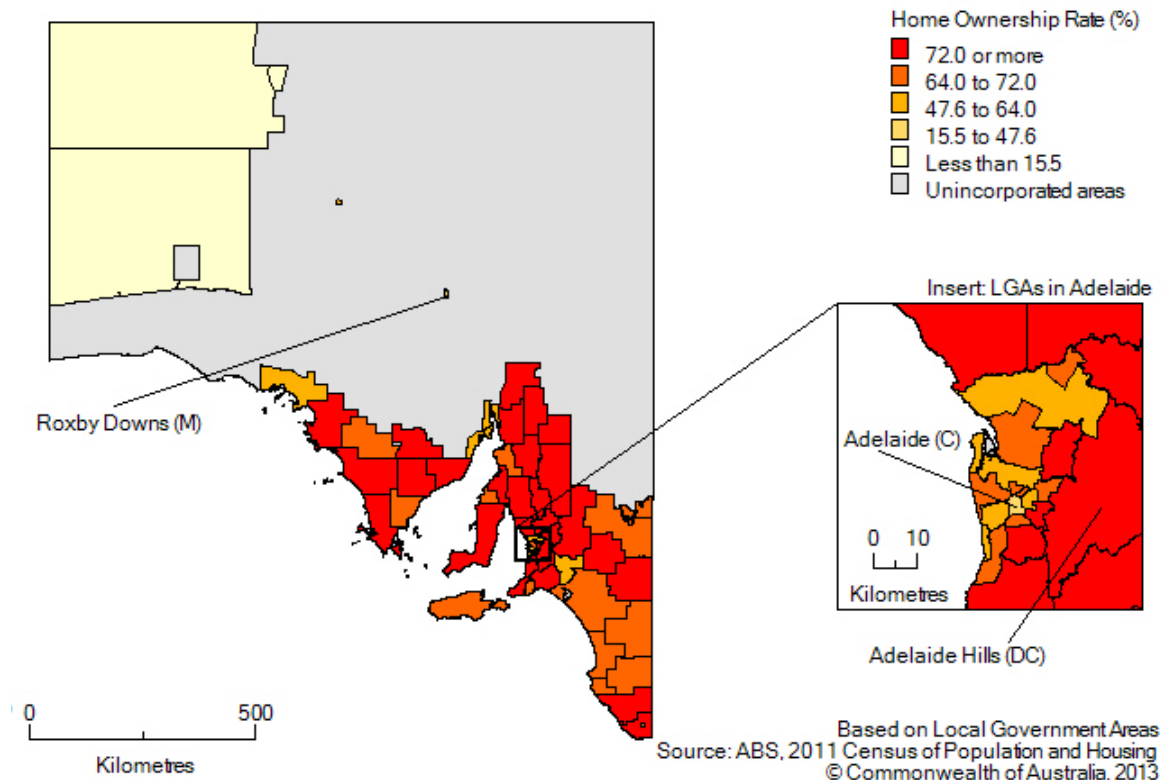
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South Australia

SOUTH AUSTRALIA

- In 2011, there were home ownership rates of 72.0% or above in 30 out of the 70 LGAs (42.9%) in South Australia.
- The highest home ownership rates were found on the periphery of the major cities of Adelaide and Mount Gambier.
- The LGA with the highest home ownership rate in South Australia was Adelaide Hills with 85.3%.
- The mining LGA of Roxby Downs and the inner city LGA of Adelaide were among the areas with the lowest rates of home ownership with rates of 32.1% and 37.1% respectively.

HOME OWNERSHIP RATES(a) BY LGA, South Australia - 2011



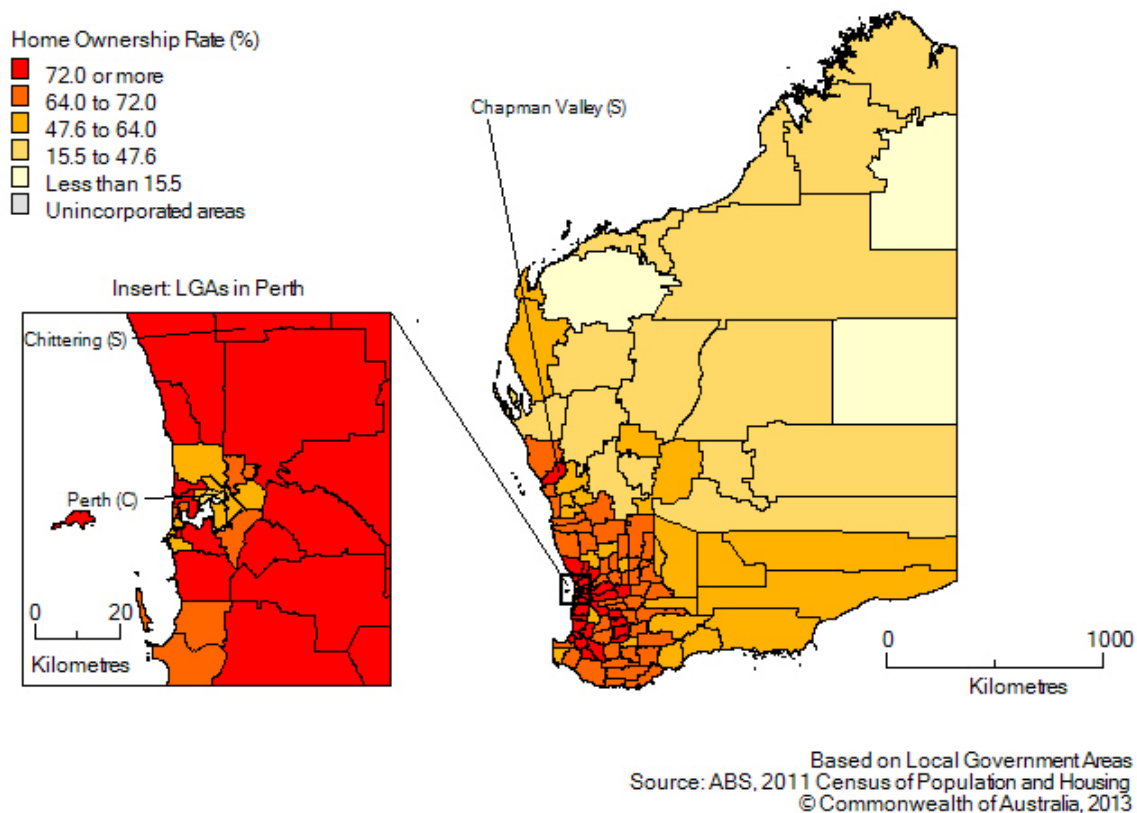
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Western Australia

WESTERN AUSTRALIA

- In 2011, the Western Australian LGAs with the highest home ownership rates were in the south west of the state, concentrated near and around the major city of Perth.
- The LGA of Chapman Valley, north of Geraldton, also had a high rate of home ownership (76.8%).
- Perth LGA had a relatively low rate of home ownership (35.6%) compared to LGAs in the surrounding area.
- The LGA with the highest home ownership rate in Western Australia was Chittering with 85.5%.

HOME OWNERSHIP RATES(a) BY LGA, Western Australia - 2011



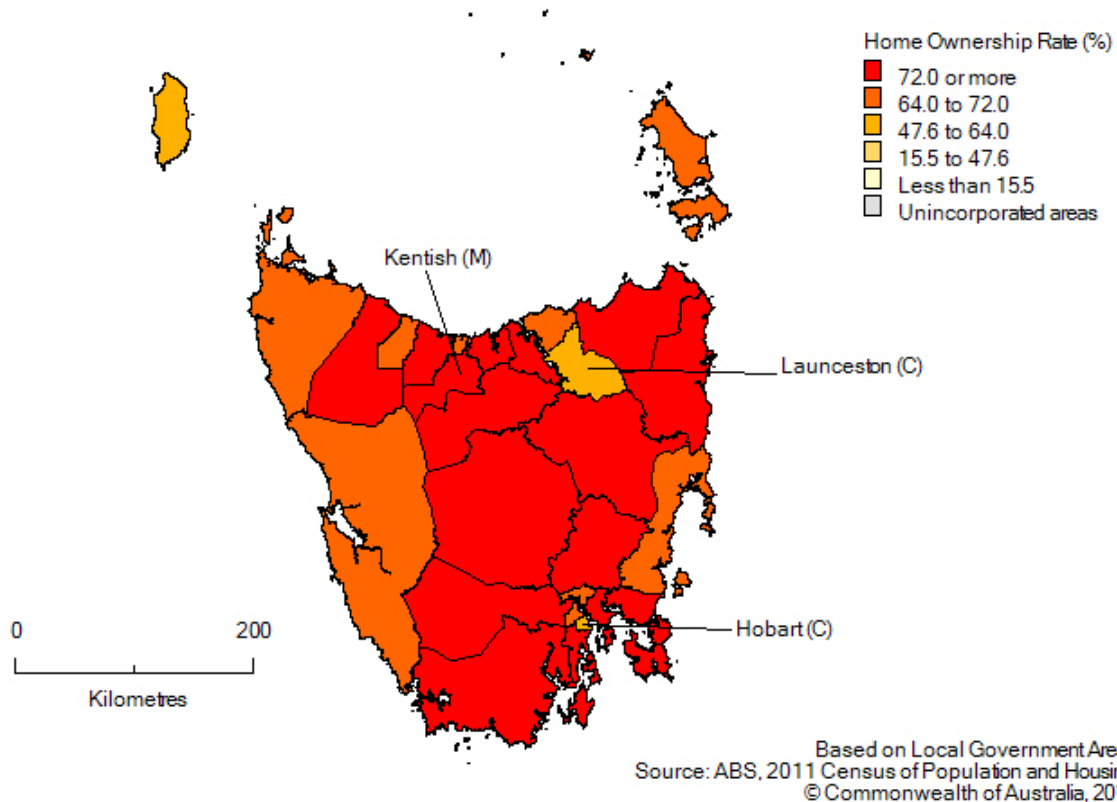
(a) The home ownership rate is the number of occupied private dwellings which were owned outright, owned with a mortgage or being purchased under a rent/buy scheme by a member of the household, expressed as a proportion of total occupied private dwellings. Excludes 'Visitor only' and 'Other non-classifiable' households.

Tasmania

TASMANIA

- In 2011, more than half of the LGAs in Tasmania (17 out of the 29 or 58.6%) had home ownership rates above 72.0%.
- The LGAs of Hobart and Launceston were among the LGAs with the lowest home ownership rates, with 62.1% and 63.5% respectively.
- The LGA with the highest home ownership rate in Tasmania was Kentish (81.5%), in the north of the state.

HOME OWNERSHIP RATES(a) BY LGA, Tasmania - 2011



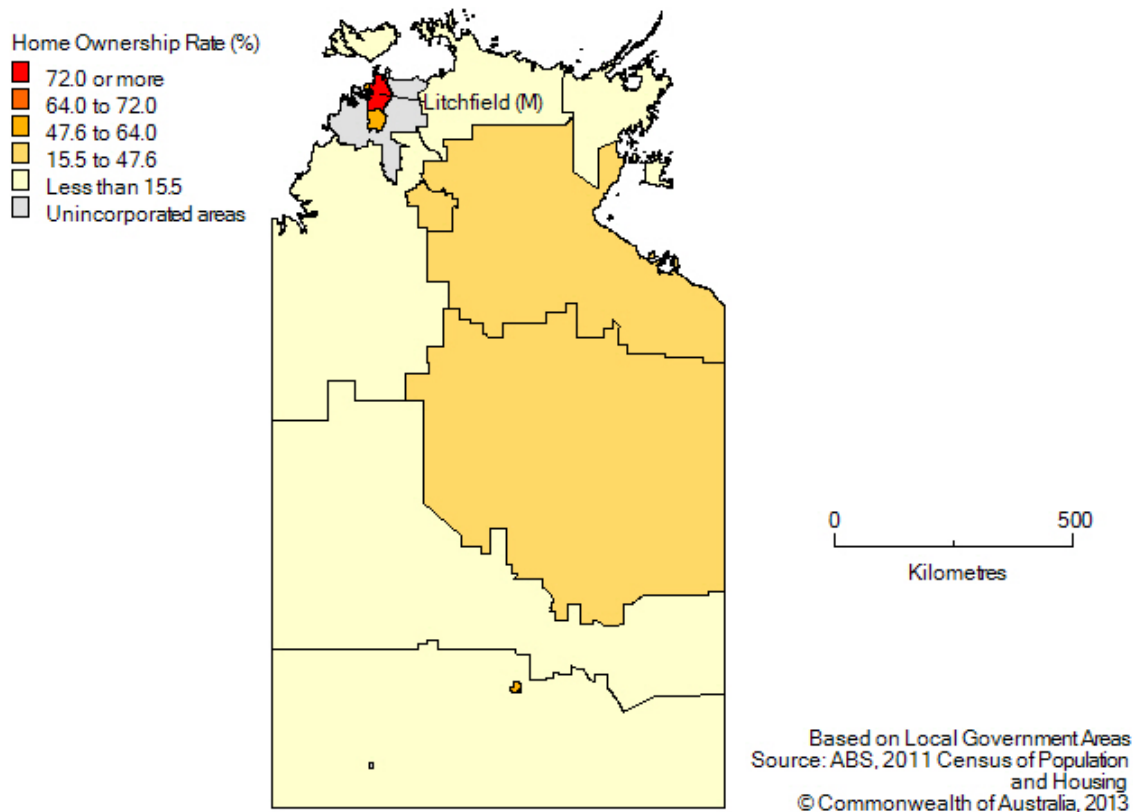
(a) The home ownership rate is the number of occupied private dwellings which were owned outright, owned with a mortgage or being purchased under a rent/buy scheme by a member of the household, expressed as a proportion of total occupied private dwellings. Excludes 'Visitor only' and 'Other non-classifiable' households.

Northern Territory

NORTHERN TERRITORY

- In 2011, the LGAs in the Northern Territory with the highest home ownership rates were concentrated in urban areas, while LGAs with the lowest rates were located in remote areas.
- The LGA of Litchfield was among the LGAs with the highest home ownership rates, with 78.5%.
- The LGAs of Darwin and Palmerston had home ownership rates of 50.6% and 50.5% respectively.

HOME OWNERSHIP RATES(a) BY LGA, Northern Territory - 2011



(a) The home ownership rate is the number of occupied private dwellings which were owned outright, owned with a mortgage or being purchased under a rent/buy scheme by a member of the household, expressed as a proportion of total occupied private dwellings. Excludes 'Visitor only' and 'Other non-classifiable' households.

About this Release

This article examines home ownership rates across Australia, in the states and territories, and in Local Government Areas (LGAs), using data from the 2006 and 2011 Censuses of Population and Housing.

Data for LGAs are available on the downloads tab.

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